

Information to identify the case:

Debtor 1	<u>Jonathan D. Liptak</u>	Social Security number or ITIN	xxx-xx-6484
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alisa J Liptak</u>	Social Security number or ITIN	xxx-xx-1385
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70561-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan D. Liptak

Alisa J Liptak

12/14/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan D. Liptak
Alisa J Liptak
Debtors

Case No. 17-70561-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Dec 14, 2022

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	Jonathan D. Liptak, Alisa J Liptak, 234 Powell Street, Hawk Run, PA 16840
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530-1631
cr	+ Wilmington Savings Fund Society, FSB, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14666147	+ Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
14666154	+ PASDU, P.O. Box 69111, Harrisburg, PA 17106-9111
14666156	+ Stern & Eisenberg, PC, Edward J. McKee, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
15424153	US Bank Trust National Association,, As Trustee of the Chalet Series IV Trust, C/O SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501
14723434	+ Wilmington Savings Fund Society, et al., c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Dec 15 2022 05:03:00	AmeriCredit Financial Services, Inc. a/c dba GM Fi, P O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: AISACG.COM	Dec 15 2022 05:03:00	Exeter Finance LLC, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 15 2022 00:03:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14669909	+ EDI: PHINAMERI.COM	Dec 15 2022 05:03:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14666146	+ Email/Text: bankruptcy@bsifinancial.com	Dec 15 2022 00:02:00	Bsi Financial Services, 314 S Franklin St, Titusville, PA 16354-2168
14865751	+ Email/Text: ebnotifications@creditacceptance.com		

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User: auto

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		Dec 15 2022 00:02:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14666148	+ EDI: CCS.COM		
		Dec 15 2022 05:03:00	Credit Control Service, 725 Canton St, Norwood, MA 02062-2679
14666149	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Dec 15 2022 00:02:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15009916	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 15 2022 00:03:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14666150	+ Email/PDF: acg.exeter.ebn@aisinfo.com		
		Dec 15 2022 00:14:52	Exeter Finance, Po Box 166097, Irving, TX 75016-6097
14744976	+ Email/PDF: acg.exeter.ebn@aisinfo.com		
		Dec 15 2022 00:14:52	Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
14922762	+ EDI: AISACG.COM		
		Dec 15 2022 05:03:00	Exeter Finance, LLC, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
14666151	+ EDI: PHINAMERI.COM		
		Dec 15 2022 05:03:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14666152	+ EDI: LCIICSYSTEM		
		Dec 15 2022 04:58:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
15314438	+ Email/PDF: resurgentbknofications@resurgent.com		
		Dec 15 2022 00:15:06	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14724587	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 15 2022 00:14:53	LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14718044	EDI: NAVIENTFKASMSERV.COM		
		Dec 15 2022 05:03:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14666153	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 15 2022 05:03:00	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
14666155	+ EDI: PRA.COM		
		Dec 15 2022 05:03:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15135642	^ MEBN		
		Dec 14 2022 23:57:40	U.S. Bank Trust National Association as, Trustee of the Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14732312	Email/Text: bncnotifications@pheaa.org		
		Dec 15 2022 00:02:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr		US Bank Trust NA
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-7

User: auto

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor Wilmington Savings Fund Society FSB cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
Kenneth P. Seitz	on behalf of Debtor Jonathan D. Liptak thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Alisa J Liptak thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lorraine Gazzara Doyle	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust ldoyle@logs.com, diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9